

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

In Re: Gloria J. Oakes,	:	Bankruptcy No. 20-70077
Debtor	:	
	:	Chapter 13
	:	
M & T Bank,	:	Document No. 35
Movant	:	
	:	Related to Claim No. 3-2
v.	:	
Gloria J. Oakes and Ronda J.	:	
Winnecour, Esquire, Chapter 13 Trustee,:	:	
Respondents	:	

DECLARATION REGARDING NOTICE OF MORTGAGE PAYMENT CHANGE

I, counsel for the above-named Debtor, declare and otherwise certify that I have reviewed the Debtor's existing Chapter 13 Plan dated February 20, 2020, have recomputed the plan payment, and find that the existing payment by Debtor is sufficient to fund the plan. The Movant's Notice of Mortgage Payment Change dated November 10, 2020 decreases Debtor's monthly payment from \$214.49 to \$213.21, effective December 1, 2020. Based upon this adjustment, Debtor's monthly mortgage payment due December 1, 2020 will be \$213.21, unless or until future adjustments are made by the Movant.

The new monthly mortgage payment of \$213.21 beginning December 1, 2020 represents a decrease of \$1.28 per month for the remainder of Debtor's Chapter 13 Plan. Debtor's Plan remains adequately funded to pay the new post-petition monthly payments described in Movant's Notice of Mortgage Payment Change dated November 10, 2020.

Respectfully submitted,

EVEY BLACK ATTORNEYS LLC

Dated: 11/12/2020

By /s/ Jeffrey A. Muriceak
Jeffrey A. Muriceak, Esquire
Attorney for Debtor
401 Allegheny Street
P.O. Box 415
Hollidaysburg, PA 16648
(814) 695-7581
Pa. I.D. #76013